



Bankers Blanket Bond Insurance

FORTE
INSURANCE
We build confidence

Are you exposed?

More current trends show a perceptible boost up in losses that arise from the fraudulent as well as criminal activities of financial institutions' own employees and those of third parties against such financial institutions.

The Risk

Every financial institution is exposed to the risk of criminal activity, both from within its own organisation and from outside. Losses can have a devastating impact on a financial institution's balance sheet.

The Solution

Forte's Financial Lines of Specialist Units specialises in offering financial institutions high levels of insurance protection against the effects of potentially catastrophic criminal loss; specifically for the risks of Employee Dishonesty, Forgery, Cyber Liability and Computer Crime.

A financial institution may have a Bond in which all Insuring Clauses are included or may select only those that are relevant to your business. We have extensive experience in tailoring such coverage to meet your exact needs.





An Insurance Policy designed specially to Banker's and Finance Companies consisting handful of coverages.

Coverage

The Bankers Blanket Bond product consists of a number of sections known as Insuring Clauses. Each clause offers protection to a financial institution against a clearly defined risk of financial loss.

Insuring clauses can include:

Dishonesty of Employees

The policy covers fraudulent and illegal acts committed by an employee(s) of the insured, with the intent to gain own financial benefit or to cause financial loss to the insured.

Premises Risk

Loss of the Insured's Property, as a result of:

- Theft, robbery, burglary, grabbing, illegal removal (violently or not)
- Mysterious disappearance while the Property is in the Insured's premises. The policy also covers loss of property held by a client or representative thereof, while said client is at the Insured's facilities, whether the Insured is legally liable for the loss or not.

In Transit

This covers loss of or damage to the Insured's Property from any cause, while in transit and under supervision of any Insured employee or of a safe-keeping and transportation company, on the Insured's behalf.

Securities

Covers losses sustained by the Insured as a consequence of receiving or using, in good faith and in the usual course of business, securities that:

- a) have a forged signature
- b) have been fraudulently falsified
- c) are the proceeds of robbery or burglary.

Depositor Forgery or Alteration

This covers loss of the Insured as a result of:

- a) Forgery or falsification of cheques, bills of exchange, delivery orders, deposit or withdrawal certificates, credit letters
- b) Transfer of money or payment or client account crediting, pursuant to order given by fax, telex, or telephone, by third parties without the account beneficiaries' consent
- c) Acceptance of forged or falsified notes, or notes with forged clauses.

Counterfeit Currency

Covers losses to the Insured as a consequence of receiving, in good faith, counterfeited or altered paper currency or coin, issued, or appearing as having been issued or as being a legal and obligatory means of transaction, in the country where the Insured's damaged office is located.

Offices and Contents

- a) Covers damage to or losses of furniture, improvement, equipment, stationery, safes and vaults in the Insured's premises, as a consequence of actual or attempted robbery, burglary, illegal removal, or of vandalism or malicious acts.
- b) Covers damage to the building of the Insured's premises as a consequence of actual or attempted theft, robbery, burglary, grabbing, illegal removal (violently or not), or of vandalism or malicious acts.

The cover may be extended so as to include sub-limits for losses caused by:

1. Burglary or robbery at the Insured's ATMs
2. The content of clients' safety deposit boxes
3. Legal expenses regarding the preparation of cover-related claims

Why Forte Insurance?

As the premiere insurance company in Cambodia, Forte assures you that you get the most reliable and comprehensive insurance services by offering:

- Dedicated professionals
- Innovative products and services to suit your needs
- Speedy claims settlement
- Efficient claims services with in-house specialized expertise
- Value for your money
- Financial security with our panel of reinsurers
- Local focus
- Multi-lingual advisors
- 24 hours hotline for emergencies

At Forte, our team of dedicated specialists take the time to understand your needs and tailor a policy that best suits you and your business.

That's why more people trust Forte and that's how **"We build confidence."**

Our extensive range of products and services include:

Personal Lines

- Automobile
- Personal Accident
- Travel
- Local & International Health
- Home and Property

Commercial Lines

- Property
- Loss of Profit
- Public Liability
- Burglary
- Accident & Health
- Money
- Fidelity Guarantee
- Marine Cargo
- Contractors' All Risks

Financial Lines

- Directors & Officers Liability
- Professional Liability
- Bankers' Blanket Bond

and other products and services available upon request.

**General Insurance services are available from:
Forte Insurance (Cambodia) Plc.**

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IMPORTANT NOTICES:

1. The availability of coverage is subject to underwriting assessment upon receipt of a proposal.
2. Availability of coverage and the terms and conditions thereof may be subject to regulatory approval and/or underwriter's determinations.
3. The terms and conditions available may vary depending upon the location of the proposer(s).
4. Any claims examples stated herein are purely fictional and are for illustrative purposes only. Any reference to any actual person, party or events is purely coincidental. It is important to note that each actual claim is unique. The nature of the claims examples herein (if any) should not be construed as any comment on, or confirmation or extension of, coverage for any past, present or future claim. Furthermore, these examples should not be relied upon to predict the outcome of any actual claims as all claims are evaluated on their own individual merits and subject to the actual terms and conditions of the relevant insurance policies.
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